

Oportun Funding IX Series 2018-B - Monthly Servicer Report

Payment Date	3/8/2021	
Monthly Period	<b>Beginning Date</b> 2/1/2021	<b>Ending Date</b> 2/28/2021
Interest Period	2/8/2021	3/7/2021
Is PF Servicing the current Servicer?	Yes	
Is the transaction in the Revolving Period?	Yes	

<b>Note Summary</b>				
Outstanding balance as of Ending Date of Monthly Period.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
Total principal payments made on Payment Date.....	\$165,790,000.00	\$35,527,000.00	\$11,842,000.00	\$11,842,000.00
Outstanding Balance following Payment Date.....	\$0.00	\$0.00	\$0.00	\$0.00
	<b>\$165,790,000.00</b>	<b>\$35,527,000.00</b>	<b>\$11,842,000.00</b>	<b>\$11,842,000.00</b>
Total interest payments made on current Payment Date.....	<b>Class A Notes</b>	<b>Class B Notes</b>	<b>Class C Notes</b>	<b>Class D Notes</b>
	\$540,199.08	\$133,226.25	\$53,585.05	\$56,940.28

<b>Collections and Payment Summary</b>	
Total principal Collections deposited into Collections Account during Monthly Period.....	\$14,498,250.24
Total Recoveries deposited into Collections Account during Monthly Period.....	\$210,217.09
Total finance charges deposited into Collections Account during Monthly Period.....	\$5,768,333.01
Total any other amounts due to the Trust deposited into Collections Account during Monthly Period.....	\$86.96
<b>Total Collections for Monthly Period.....</b>	<b>\$20,476,887.30</b>
Total payments paid to Trustee on Payment Date.....	\$2,100.00
Total payments paid to Back-Up Servicer on Payment Date.....	\$7,500.00
Total payments paid to Servicer on Payment Date.....	\$986,850.88
Total payments paid to Class A Noteholders on Payment Date.....	\$540,199.08
Total payments paid to Class B Noteholders on Payment Date.....	\$133,226.25
Total payments paid to Class C Noteholders on Payment Date.....	\$53,585.05
Total payments paid to Class D Noteholders on Payment Date.....	\$56,940.28
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,911,350.48
Total payments paid to Certificateholders on current Payment Date.....	\$2,785,135.27
Amounts withheld in Collection Account to maintain Collateral requirements.....	\$0.00
<b>Total Payments during Monthly Period and on Payment Date.....</b>	<b>\$20,476,887.30</b>
Outstanding principal amount of the Series 2018-B Notes as of the Series Transfer Date.....	\$225,001,000.00
Required Overcollateralization Amount.....	\$11,842,724.00
Sub-Total.....	\$236,843,724.00
less	
Outstanding Receivables Balance of all Eligible Receivable Receivables as of Ending Date of Monthly Period.....	\$236,845,361
<b>Minimum Collection Account Balance</b>	<b>\$0.00</b>

<b>Collateral Summary</b>	
Gross Receivables Balance as of Beginning Date of Monthly Period.....	\$236,844,211.44
Total principal payments received on Receivables during Monthly Period.....	\$14,498,250.24
Aggregate Outstanding Balance of Receivables that became Defaulted Receivables during Monthly Period.....	\$1,411,950.97
Aggregate Outstanding Balance of Receivables acquired by Issuer during Monthly Period.....	\$15,911,350.48
<b>Gross Receivables Balance as of Ending Date of Monthly Period.....</b>	<b>\$236,845,360.70</b>
Available funds on deposit in Collection Account as of beginning of Monthly Period.....	\$4,647,007.12
Total Collections for Monthly Period.....	\$20,476,887.30
Total payments paid to Issuer to acquire Subsequently Purchased Receivables.....	\$15,911,350.48
Amounts distributed during Monthly Period.....	\$4,647,007.12
<b>Amount on Deposit in Collection Account as of Ending Date of Monthly Period.....</b>	<b>\$4,565,536.82</b>

<b>Amount</b>	
Receivables that became Defaulted Receivables during Monthly Period.....	\$1,411,950.97
Eligible Receivable outstanding balance as of Beginning Date of Monthly Period.....	\$236,844,211.44
As % of Eligible Receivable outstanding balance as of Beginning Date of Monthly Period x 12.....	7.15%

	Amount	Number	As % of Receivables Balance as of Ending Date of Monthly Period
Receivables that are 0 days delinquent as of Ending Date of Monthly Period.....	\$216,480,279.04	73,353	91.40%
Receivables that are 1 - 29 days delinquent as of Ending Date of Monthly Period.....	\$13,550,023.41	5,344	5.72%
Receivables that are 30 - 59 days delinquent as of Ending Date of Monthly Period.....	\$2,956,854.26	1,172	1.25%
Receivables that are 60 - 89 days delinquent as of Ending Date of Monthly Period.....	\$2,096,939.12	826	0.89%
Receivables that are 90 - 119 days delinquent as of Ending Date of Monthly Period.....	\$1,761,264.89	705	0.74%

<b>Concentration Limits</b>	<b>Amount</b>	<b>Number</b>
Eligible Receivables Balance as of Ending Day of Monthly Period.....	\$236,845,360.71	81,400

	As of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Weighted average fixed interest rate of Eligible Receivables.....	30.70%	≥ 28.0%	No
Weighted average term of Eligible Receivables.....	34.0	≤ 38 months	No
Average Outstanding Receivable Balance of all Eligible Receivables.....	\$2,909.65	≤ \$3,500	No
Weighted average ADS Score of Eligible Receivables.....	809	≥ 700	No
Weighted average PF Score of Eligible Receivables (excluding Eligible Receivables with no PF Score).....	737	≥ 650	No
Weighted average Vantage Score of Eligible Receivables (excluding Eligible Receivables with no Vantage Score).....	646	≥ 600	No

	Amount	As % of Eligible Receivables Balance as of Ending Date of Monthly Period	Concentration Limit	Concentration Limit Breached?
Aggregate Outstanding Receivables Balance of all Re-Written and Re-Aged Receivables that are Eligible Receivables.....	\$1,884,254.18	0.80%	≤ 5.0%	No
Aggregate Outstanding Receivables Balance of all Eligible Receivables with fixed interest rate less than 24.0%.....	\$2,618,738.56	1.11%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of all Eligible Receivables with ADS Score ≤ 560.....	\$350,033.36	0.15%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with PF Score ≤ 520.....	\$2,267,638.54	0.96%	≤ 5.0%	No
Aggregate Outstanding Receivable Balance of Eligible Receivables with Vantage Score ≤ 520.....	\$1,496,817.78	0.63%	≤ 5.0%	No

<b>Rapid Amortization Test</b>			
<i>Monthly Loss Percentage</i>			
Monthly Loss Percentage for current Monthly Period.....	7.15%		
Monthly Loss Percentage for previous Monthly Period.....	10.15%		
Monthly Loss Percentage for second previous Monthly Period.....	8.99%		
3-Month average Monthly Loss Percentage.....		<b>Amount</b> 8.76%	<b>Rapid Amortization Threshold</b> ≤ 17.0%
			<b>Trigger?</b> No

<b>Overcollateralization Test</b>			
Outstanding Eligible Receivables Balance as of Ending Date of Monthly Period.....	\$236,845,360.70		
Amount on deposit in Collection Account as of Ending Date of Monthly Period.....	\$4,565,536.82		
<b>(A) Total.....</b>	<b>\$241,410,897.52</b>		
Class A Note balance as of Ending Date of Monthly Period.....	\$165,790,000.00		
Class B Note balance as of Ending Date of Monthly Period.....	\$35,527,000.00		
Class C Note balance as of Ending Date of Monthly Period.....	\$11,842,000.00		
Class D Note balance as of Ending Date of Monthly Period.....	\$11,842,000.00		
Required Overcollateralization Amount.....	\$11,842,724.00		
<b>(B) Total.....</b>	<b>\$236,843,724.00</b>		

As of the Ending Date of the Monthly Period, is (A) greater than or equal to (B) above?.....	<b>Result</b> Yes	<b>Trigger?</b> No
Has a Concentration Limit been breached as of the Ending Date of the Monthly Period and the previous 2 Monthly Periods?.....	No	No
Has a Servicer Default occurred?.....	No	No
As a result of a trigger, has a Rapid Amortization Event occurred?.....	No	